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34. (Unchanged) The method of claim 33 wherein the short-term certificate contains information specifying a threshold amount and the query is submitted only if the transaction exceeds the threshold amount.

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- 35. (Unchanged) The method of claim 32 wherein the short-term certificate contains information specifying acquired consumer points based on a loyalty-system analysis.
- 36. 1 (Unchanged) The method of claim 32 wherein the short-term certificate contains information specifying offers to the user based on a marketing analysis. 2
 - 37. (Unchanged) The method of claim 32 wherein the short-term certificate contains information specifying a maximum value for payment from the guarantor.
- 38. (Amended) A computer-readable medium that stores instructions adapted 1 to be executed by a processor to perform an electronic transaction by performing the 2 steps of 3 4 receiving a short-term certificate from a user, and
 - sending the short-term certificate and an electronic record of the transaction to a billing system for payment from a guarantor of the short-term certificate.
 - 39. (Unchanged) The computer-readable medium of claim 38 wherein the short-term certificate and the electronic record are sent only after submitting a query to a short-term database using information in the short-term certificate and after receiving a response to the query validating the short-term certificate.
 - 40. (Unchanged) The computer-readable medium of claim 39 wherein the short-term certificate contains information specifying a threshold amount and the query is submitted only if the transaction exceeds the threshold amount.
- 41. (Unchanged) The computer-readable medium of claim 38 wherein the 1 short-term certificate contains information specifying acquired consumer points based on 2 3 a loyalty-system analysis.



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42. (Unchanged) The computer-readable medium of claim 38 wherein the short-term certificate contains information specifying offers to the user based on a marketing analysis.

- 43. (Unchanged) The computer-readable medium of claim 38 wherein the short-term certificate contains information specifying a maximum value for payment from the guarantor.
- 44. (New) A method performed by a guarantor of payment for purchases, the method comprising

receiving from a user a long-term certificate that contains at least information that verifies the identity of said user,

responsive to receipt of said long-term certificate, and upon authenticating said user, determining a maximum amount and a period of time for which said guarantor is willing to guarantee payment for purchases by said user, and

sending to said user a short-term certificate guaranteeing payment up to said maximum amount for a purchase by said user from a supplier in a transaction carried out over a network, said short term certificate including an expiration date corresponding to said period of time,

whereby said user is enabled to enter into said transaction using said short-term certificate as a form of payment that will be accepted by said supplier.

- 45. (New) The method of claim 44 further comprising billing said user for said purchase through a regular billing channel between said guarantor and said user.
- 46. (New) The method of claim 45 wherein said regular billing channel is a telephone bill.
- 47. (New) The method of claim 44 wherein said short-term certificate further includes an assertion of at least one entitlement for said user in addition to the ability to use said short-term certificate to pay for purchases.
- 48. 1 (New) The method of claim 44 wherein said short-term certificate further includes an indication that said user is entitled to a discount to the cost of said purchase.

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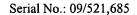
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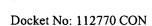
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1 49. (New) The method of claim 44 wherein said short-term certificate further 2 includes an indication that said user is entitled to use a form of payment other than 3 money.

- 1 50. (New) The method of claim 44 wherein said short-term certificate further 2 includes an indication that said user is entitled to use loyalty points to pay for said 3 purchase.
 - 51. (New) The method of claim 44 wherein said short-term certificate further includes at least one marketing offer from at least one market partner of said guarantor.
 - 52. (New) The method of claim 51 wherein said at least one marketing offer is a discount to the cost of said purchase.
 - 53. (New) The method of claim 51 wherein said at least one marketing offer is loyalty points to pay for said purchase.
 - 54. (New) A method performed by a user to pay for purchases, the method comprising

sending to a guarantor a long-term certificate that contains at least information that verifies the identity of said user,

receiving from said guarantor a short-term certificate guaranteeing payment up to said maximum amount for a purchase by said user from a supplier in a transaction carried out over a network, said short term certificate including an expiration date, and

entering into a purchase transaction with a supplier over a network using said short-term certificate as a form of payment.

- 55. (New) The method of claim 54 further comprising receiving a bill for the purchase through a regular billing channel between said guarantor and said user.
- 1 56. (New) The method of claim 55 wherein said regular billing channel is a telephone bill.

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57. (New) A method performed by a supplier of goods or services, the method comprising

receiving a short-term certificate from a customer, said short-term certificate specifying a maximum amount and a period of time for which a guarantor is willing to guarantee payment for purchases by said customer,

consummating a purchase transaction with said customer over a network including acceptance of said short-term certificate as payment for the purchase,

sending said short-term certificate and an electronic record of said transaction to a billing system for payment from said guarantor, and

receiving said payment from said guarantor.

- 58. (New) The method of claim 57 wherein short-term certificate further includes an indication that said customer is entitled to a discount to the cost of the purchase, wherein said consummating the purchase transaction includes charging the discounted cost to said customer.
- 59. (New) The method of claim 57 wherein said short-term certificate further includes an indication that said customer is entitled to use loyalty points to pay for the purchase, wherein said consummating the purchase transaction includes accepting said loyalty points in payment for said purchase, and wherein said payment from said guarantor includes cash remuneration.
 - 60. (New) The method of claim 57 wherein said short-term certificate accepted by said supplier had been received by said customer from said guarantor in response to a long-term certificate that had been sent from said customer to said guarantor, said long-term certificate having contained at least information verifying the identity of said customer.